

Servicemembers' Group Life Insurance (SGLI) Process: Identifying and assisting the SGLI beneficiary to receive the SGLI payment

Point of Contact

Division: Soldier Family Support and Services Division (ARNG-HRF)

Description

SGLI is a program of low cost group life insurance for Servicemembers on active duty, ready reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps.

SGLI provides coverage during the following periods:

Full Time Coverage-Active Duty

If you are a full-time member on active duty, you are covered 365 days of the year. Your coverage is in effect during the period of active duty or inactive duty training and for 120 days following separation or release from duty.

Full Time Coverage-Reserve/Guard Duty

If you are a Reservist or National Guard member and have been assigned to a unit in which you are scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes, full-time coverage is in effect 365 days of the year. You are also covered for 120 days following separation or release from duty.

Part-Time Coverage

Part-time coverage is provided for Reservists or National Guard members who do not qualify for the full-time coverage described above. Part-time coverage generally applies to Reservists/National Guard members who drill only a few days in a year. A common example is members of the Individual Ready Reserve (IRR) who attend one-day call-ups, commonly referred to as "musters".

Members are automatically insured for the maximum amount of \$400,000 unless electing to reduce the insurance in \$50,000 increments or canceling it entirely.

Regulations and Supporting Resources

[AR 600-8-1, Army Casualty Program](#)

[Army Casualty Notification and Assistance Guide](#)

[Servicemembers' and Veterans' Group Life Insurance Handbook](#)

[U.S. Department of Veteran Affairs - Servicemembers' & Veterans' Group Life Insurance Website](#)

Documents and Forms

[A Survivor's Guide to Benefits: Taking Care of Our Own](#)

CMAOC Training, Casualty Assistance Officer (CAO)

DD Form 214, Certificate of Release or Discharge From Active Duty

[DD Form 1300, Report of Casualty](#)

[SGLV Form 8283, Claim for Death Benefits](#)

[SGLV Form 8286, Servicemembers' Group Life Insurance Election and Certificate](#)

Related Processes

[Casualty Assistance Process](#)

Ensuring the next of kin (NOK) and beneficiaries receive support after a death occurs

Systems

N/A

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